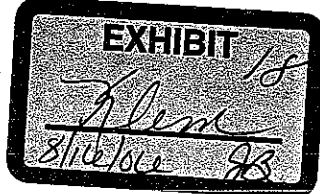


EXHIBIT B



GAB Robins North America, Inc.



One Ellinwood Court
New Hartford, New York 13413

Phone: 315-736-1667
Fax: 315-736-1499

October 13, 2003

T.J. Klem & Associates
24 Robert Road
Stoughton, MA 02072

Attn: Thomas J. Klem

RE: GAB File No.: 10303-21693
Our Representation: First Financial Services
Insured: Fire Systems, Inc.
Claimant: Hodan Properties/Residence Inn by Marriott
Type of Loss: Liability
Date of Loss: 01/19/03
Location of Loss: Dartmouth MA.

Dear Mr. Klem:

Please be advised that this office represents First Financial Services and its policy holder, Fire Systems Inc. as it relates to the above referenced matter.

I have previously discussed this matter with you on 09/19/03 at which time I asked you to provide me your "C.V." as well as your applicable rates.

Acknowledging receipt of same, and after discussion of this matter with our principal, we wish to engage your services as it relates to this matter.

I am at this time enclosing copy of my first report which gives your background as to the loss in question, as well as my providing to you copy of the expert's report on behalf of the third party property owner as prepared by Richard Papetti, and copy of response from our insured as to his opinion relative to the expert's report by Mr. Papetti.

I would ask that you please kindly contact our insured, Fire Systems Inc., or more specifically Charles W. Barrett, whose address and phone number are located on their correspondence, with the intent to go over this matter with him.

In order to inspect the property in question, namely the Resident Inn by Marriott located at 181 Faunce Corner Road, North Dartmouth MA 02747, you make to contact with the V.P. of Operations, Herb Staniscewski, and his office phone number 508-358-2090.

Additionally, in correspondence from our insured, he makes notation as to the fact that the Town of Dartmouth should have issued an NFPA subject to record of completion, or other documentation attesting to the proper operation of the fire alarm system, as well as copy of the Test Certificates approving the sprinkler system at installation.

In as much as we do not have these in our possession, we would ask that you please research as to whether or not you could acquire same.

Lastly, it has also been indicated to us that Hodan Properties has in their possession a portion of the broken sprinkler pipe and/or joint/valve, and same will not be available for inspection until after the 27th of this month, and therefore we would ask that you make arrangements with the expert on behalf of third party property owner, namely Richard Papetti to inspect this piece of piping together.

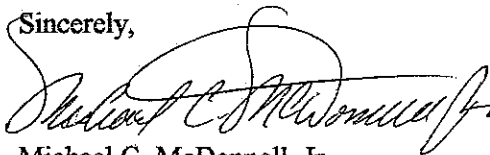
I furthermore ask your advises as to whether or not Massachusetts has a "Chain of Custody" rule and if so, please research as to how the piece of sprinkler/pipe became in the possession of Hodan Properties.

I would ask that your report and invoice be directed to our principal, First Financial Services, but same be forwarded to me at the address indicated on our letterhead, along with necessary documentation to support your invoice, as well as your appropriate tax ID number.

I would also ask that if at all possible, that this matter be expedited since all necessary issues have been answered.

Should you have any questions, please do not hesitate in contacting me, but I thank you in advance for your anticipated courtesies.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael C. McDonnell, Jr.", written in a cursive style.

Michael C. McDonnell, Jr.
Regional Casualty General Adjuster

MCD/saf
Enclosures

cc: First Financial Services
cc: File